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United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):						Name of Joint Debtor (Spouse) (Last, First, Middle)					
Pelling,	Rok	ert G	eorge			Pelling, Norma,					
All Other Names used by the Debto and trade names):	or in the	last 8 years	(include mai	rried, maider	n All Of maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Indiv (if more than one, state all) * ***	vidual-Ta -**-9	xpayer I.D. 866	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7990					
Street Address of Debtor (No. & Str	treet, City	y, and State):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):		
4104 Liberty Boulevard)4 Libert	v Boule	vard			
Westmont IL 60559						stmont I	•	· a. a		60559	
County of Residence or of the Prince	cipal Pla	ce of Busine	ess:		Count	y of Residence	or of the Princ	cipal Place of I	Business:		
D)UP	AGE					D	UPAG	E		
Mailing Address of Debtor (if different	ent from	street addre	ess)		Mailin	g Address of Jo	int Debtor (if o	different from s	street addres	s):	
Location of Principal Assets of Busi	iness De	ebtor (if diffe	rent from stre	eet address	above):						
Type of Debtor (Form of Organiza (Check one box)	zation)	١	lature of Bu (Check one b		Cha	pter of Bankrup	otcy Code Un	der Which th	e Petition is	Filed (Check one box)
■ Individual (includes Joint De		☐ Heath	Care Busine	ess		hapter 7		☐ Chapter	15 Petition fo	or Recognition	
See Exhibit D on page 2 of this		_ ~	Asset Real		.	Chapter 9		of a Fore	eign Main Pro	oceeding	
Corporation (includes LLC	& LLP)	defined in 11 U.S.C §101 (51B) Railroad			· — ~	hapter 11 hapter 12		☐ Chapter	15 Petition fo	or Recognition	
☐ Partnership		Stock			■ C	■ Chapter 13 of a Foreign Nonmain Proceeding					
Other (If debtor is not one of		I	nodity Broker			Nature of Debts (Check one Box)					
above entities, check this b and state type of entity belo		☐ Cleari☐ Other	ng Bank		 	■ Debts are primarily consumer □ Debts are primarily business					
			ax-Exempt	Entity	— de	debts, defined in 11 U.S.C. debts.					
			heck box, if ap r is a tax-exe		_	§ 101(8) as "incurred by an individual primarily for a					
		organi	zation under	Title 26 of the	ne pe	ersonal, family,					
			l States Code lue Code).	e (the Interna	al pi	urpose."					
Filing	Foo (Ch	eck one box)	ide oode).				Cha	apter 11 Debt	ors		_
■ Filing Fee attached	ree (Cil	eck one box)				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
- I ming i de diladrica						Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installme					oh	Check if:					
signed application for the court's unable to pay fee except in insta						□ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
F Filian Fas was in a second (as		4b4	, , , , , , , , , , , , , , , , , , , ,	and A Marak		insiders or affliates) are less than \$2,190,000. Check all applicable boxes:					
☐ Filing Fee wavier requested (ap attach signed application for the	•			• /							
						Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information									This space	e is for court use only	
Debtor estimates that funds will be available for distribution to unsecured creditor Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.						es paid, there w	rill be no				
Estimated Number of Creditors	ı										
1- 50- 100-	:	200- 999	1,000-	5,001-	10,001 25,000	25,001	50,001	Over			
49 99 199 Estimated Assets			5,000	10,000		50,000	100,000	100,000			
□ ■ □ □ s0 to \$50,001to \$100,0		\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000 \$100,000 \$500,0	000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities											
\$0 to \$50,001 to \$100,0 \$50,000 \$100,000 \$500,0	001 to	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
φου, σου φουσ, σου φουσ, σ		million	million	million	million	million					

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B1 (Official Fori	m 1) (1/08) Document	_ Page 2 of 39				
	Voluntary Petition	Name of Debtor(s)	5			
This	page must be completed and filed in every case)		Robert George ma Pelling			
	All Prior Bankruptcy Case Filed Within Last 8 \	Years (if more than two, attach addition	-			
None None	ed:	Case Number:	Date Filed:			
None						
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a	attach additional sheet)			
Name of Debtor: None		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
		 				
forms 10K and pursuant to S 1934 and is re	Exhibit A eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11.) A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).				
		Andrew B Nelson	Dated: 03/12/2009			
No.	To be completed by every individual debtor. If a joint petition is file D completed and signed by the debtor is attached and made a par		n a separate Exhibit D.)			
	i joint petition: Dialso completed and signed by the joint debtor is attached and m	ade a part of this petition.				
	_	ng the Debtor - Venue				
	Debtor has been domiciled or has had a residence, prin- immediately preceding the date of this petition or for a lo	cipal place of business, or principal a				
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its pr States in this District, or has no principal place of busine or proceeding [in a federal or state court] in this District, relief sought in this District.	ess or assets in the United States but	is a defendant in an action			
	Certification by a Debtor Who Reside	es as a Tenant of Residentia plicable boxes.)	I Property			
	Landlord has a judgment against the debtor for possess		cked, complete the			
	following.) (Name of landlord that obtained judgment	t)				
	(Address of Landlord)	_				
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave ripossession was entered, and					
	Debtor has included in this petition the deposit with the d	court of any rent that would become o	lue during the 30-day			
	period after the filing of the petition. Debtor certifies that he/she has served the Landlord witl	h this certification. (11 U.S.C. § 362(1))			

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Pelling, Robert George Norma Pelling

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Robert George Pelling Robert George Pelling

Dated: 03/03/2009

/s/ Norma Pelling

Norma Pelling

Dated: 03/03/2009

Signature of Attorney

/s/ Andrew B Nelson

Signature of Attorney for Debtor(s)

Andrew B Nelson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 03/12/2009

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



^{*} In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Robert George Pelling

Robert George Pelling

I certify under penalty of perjury that the information provided above is true and correct.

03/03/2009

404189

Dated:

PFG Record #

Sign & Date

Here

Document Page 5 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Norma Pelling Sign & Date 03/03/2009 Dated: Here Norma Pelling

PFG Record # B 1D (Official Form 1, Exh.D)(12/08) 404189

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In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$80,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$8,130	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$150,113	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$52,828	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,338
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,586
TOTALS	\$ 88,130 TOTAL ASSETS	\$ 202,941 TOTAL LIABILITIES			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert George Pelling and Norma Pelling, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 4,338.00
Average Expenses (from Schedule J, Line 18)	\$ 3,586.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,969.75

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 55,113.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 52,828.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 107,941.00

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In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Or Community		Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim	
Mobile home located at: 3882 N West Schafer Dr. Monticello IN 47960	Fee Simple	J	\$ 10,000		
9 S 220 C Frontage Rd, Bldg 18 Unit 109 Willowbrook IL 60527 - surrender	Fee Simple	J	\$ 80,000	\$ 150,113	

Total Market Value of Real Property

(Report also on Summary of Schedules) \$90,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		checking account with Illiana Bank	Н	\$	300
		savings account with Illiana Bank	J	\$	180
		checking account with Bank of America	J	\$	100
		savings account with Bank of America	J	\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, computer, sofa, recliner, entertainment center, coffee and end tables, dining set, small appliances, large appliances, washer/dryer, microwave, bed and dresser, tools, BBQ grill.	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.					000
OS Wagging Apparal		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	200
06. Wearing Apparel					
		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.		Earrings, watch, costume jewelry, silver braclets, wedding rings.	н	\$	500
PFG Record # 404189					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCI	156	DULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
		Term Life Insurance - No Cash Surrender Value.	J	None
		Whole Life Insurance policy through Prudential	J	\$ 500
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
 Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars 	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCH	IEC	OULE B - PERSONAL PROPERTY			
Type of Property	NONE	Description and Location of Property J C		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		2001 Chevrolet Blazer with over 96,000 miles.	н	\$ 1,425	
		2001 Oldmobile Alero with over 67,000 miles.	J	\$ 2,325	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals					
		Family Pets/Animals.	J	None	
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.		Miniature Collection	Н	\$ 400	
		Total	П	Ψ 400	
		(Report also on Summary of Schedules)		\$8,130	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Illiana Bank	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
savings account with Illiana Bank	735 ILCS 5/12-1001(b)	\$ 180	\$ 180
checking account with Bank of America	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
savings account with Bank of America	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry. Earrings, watch, costume jewelry, silver braclets, wedding rings.	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Whole Life Insurance policy through Prudential	215 ILCS 5/238	\$ 500	\$ 500
25. Autos, Truck, Trailers and other vehicles and accessories. 2001 Chevrolet Blazer with over 96,000 miles.	735 ILCS 5/12-1001(b)	\$ 1,425	\$ 1,425
2001 Oldmobile Alero with over 67,000 miles.	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 2,325

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					
		Current Value of					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
35. Other personal property of any kind not already listed. Itemize. Miniature Collection	735 ILCS 5/12-1001(b)	\$ 400	\$ 400

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Document Page 14 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 CCO Mortgage Corp. Attn: Bankruptcy Dept. 2812 Emerywood Pkwy Richmond VA 23294 Acct No.: 2930018704270		J	Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 80,000 Intention: Surrender *Description: 9 S 220 C Frontage Rd, Bldg 18 Unit 109 Willowbrook IL 60527 - surrender				\$ 135,113	\$ 55,113
2 CCO Mortgage Corp. Bankruptcy Department 10561 Telegraph Rd. Glen Allen VA 23059 Acct No.:		J	Dates: Nature of Lien: Mortgage Arrears Market Value: \$ 80,000 Intention: Surrender *Description: 9 \$ 220 C Frontage Rd, Bldg 18 Unit 109 Willowbrook IL 60527 - surrender				\$ 15,000	\$ 0

Total

\$ 150,113 | \$ 55,113

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Desc Main

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In re

Robert George Pelling and Norma Pelling, Debtors

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

PFG Record #

Attorney for Debtor: Andrew B Nelson

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling / Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	Bank OF America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: XXXXX9866		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$ 22,265
2	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX7990		w	Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 3,497
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX9866		Н	Dates: 2001-2009 Reason: Credit Card or Credit Use				\$ 1,477

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Robert George Pelling and Norma Pelling / Debtors

Attorney for Debtor: Andrew B Nelson

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX9866		Н	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 593
5	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX9866			Dates: 2009 Reason: Credit Card or Credit Use				\$ 4,100
6	CPU/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX9866		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 728
7	Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX7990		W	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 1,701
8	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX9866			Dates: 2009 Reason: Notice Only				\$ 0
9	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX9866			Dates: 2009 Reason: Notice Only				\$ 0
10	Exxmblciti Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX7990		W	Dates: 2004-2009 Reason: Credit Card or Credit Use				\$ 619

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In re

Robert George Pelling and Norma Pelling / Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE F - CREDITORS	H	OL	DING UNSECURED NON-PR	IO	Rľ	ΓY	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11 HFC Attn: Bankruptcy Dept. Po Box 1547 Chesapeake VA 23327 Acct #: XXXXX7990		W	Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 9,881
12 Illiana Financial Credit Union Bankruptcy Department 1600 Huntington Dr. Calumet City IL 60409-5404 Acct #: 2637		J	Dates: Reason: Credit Card or Credit Use				\$ 6,200
13 Philipps Conoco Attn: Bankruptcy Dept. PO BOX 689140 Des Moines IA 50368 Acct #: 1100741071		J	Dates: Reason: Credit Card or Credit Use				\$ 900
14 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX9866			Dates: 2009 Reason: Notice Only				\$ 0
15 Wfnnb/Woman/Within Attn: Bankruptcy Dept. 4590 E Broad St Columbus OH 43213 Acct #: XXXXX7990		W	Dates: 1990-2009 Reason: Credit Card or Credit Use				\$ 867

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 52,828.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKRUPT BY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Married	None, , , ,	one, , , ,						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Retired	Retired						
Name of Employer:								
Years Employed								
Employer Address:								
City, State, Zip	,	,						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 0.00	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS				
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00		
b. Insurance	\$ 0.00	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
Income from real property	\$ 0.00	\$ 0.00		
Interest and dividends	\$ 0.00	\$ 0.00		
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00		
11. Social Security or government assistance (Specify)	\$ 1,621.00	\$ 941.00		
12. Pension or retirement income	\$ 868.00	\$ 908.00		
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,489.00	\$ 1,849.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,33	38.00		
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

SCHEDULE J - CURRENT	EXPENSES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average mon payments made bi-weekly, quarterly, semi-annually, or annu	thly expenses of the debtor and the debtor's family at time case filed. Pr	rorate any
- 	ns a separate household. Complete a separate schedule of expenditures lab	eled "Spouse"
Rent or home mortgage payment (include lot line).		\$ 900.00
a. Real Estate taxes included? [] Yes [x] N	•	\$ 900.00
Utilities: a. Electricity and Heating Fuel	b. 1 toporty incuration included: [] 100 [x] 10	\$ 185.00
b. Water, Sewer, Garbage		\$ 50.00
c. Cellphone, Internet		\$ -
d. Other Home Phone and Cabl	le Television	\$ 193.00
3. Home Maintenance (repairs and upkeep)		\$ 50.00
4. Food		\$ 400.00
5. Clothing		\$ 50.00
6. Laundry and Dry Cleaning		\$ 25.00
7. Medical and Dental Expenses		\$ 300.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 286.00
9. Recreation, Clubs and Entertainment, Newspa	apers, Magazines, etc.	\$ -
10. Charitable Contributions		\$ 10.00
11. Insurance (not deducted from wages or include a. Homeowner's or Renter's	led in home mortgage payments)	\$ 15.00
b. Life		\$ 57.00
c. Health		\$513.00
d. Auto		\$ 170.00
e. Other		\$-
12. Taxes (not deducted from wages or included i	in home mortgage payments)	•
(Specify) Federal or State Tax Repaymen	,	\$ -
13. Installment Payments: (In Chapter 11, 12, and	d 13 cases, do not list payments to be included in plan)	_
a. Auto		\$-
b. Reaffirmation Payments	(tooo oo	\$ -
c. Other lot rent	\$200.00	\$200.00
14. Alimony, maintenance and support paid to oth		\$- •
15. Payments for support of additional dependent	-	\$- C
16. Regular expenses from operation of business		\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags Eyecare, Meds Postage/Bankin		
\$160.00 \$22.00	\$0.00 \$ - \$ -	\$182.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Related	1-17. Report also on Summary of Schedules and if applicable, on ed Data.	\$ 3,586.00
19. Describe any increase/decrease in expenditur <i>None</i>	res anticipated to occur within the year following the filing t	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule I	\$ 4,338.00
	b. Average monthly expenses from Line 18 above	\$ 3,586.00
	c. Monthly net income (a. minus b.)	\$ 752.00
	d. Total amount to be paid into plan monthly	\$ 750.00
Record # 10/129	B6J (Official Form 6J) (12/07)	Page 1 of 1

B6J (Official Form 6J) (12/07) Page 1 of 1 Record #: 404189

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	03/03/2009	/s/ Robert George Pelling	_
		Robert George Pelling	.
Dated:	03/03/2009	/s/ Norma Pelling	X Date & Sign
		Norma Pelling	3

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$ 100 2008: \$ 2007: \$ 3,988	employment	
Spouse		
AMOUNT	SOURCE	_

Document Page 25 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS		
Spouse		
AMOUNT	SOURCE	
2009: \$0	employment	
2008: \$0		
2007: \$0		

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2008: \$ 21,187 2007: \$ 20,000

Spouse

AMOUNT SOURCE

2009: \$ 908 per month

2008: \$ 11,743 2007: \$ 11,000

2009: \$ 941 per month

2008: \$ 12,448 2007: \$ 12,000 **Social Security**

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Monthly	\$ 3,216	\$ 131.897
of Creditor	Payments	Paid	Still Owing
Name and Address	Dates of	Amount	Amount

CCO Mortgage Corp. 2812 Emerywood Pkwy Richmond VA 23294



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
SUIT AND	OF	OF AGENCY	OF
CAPTION OF	NATURE	COURT	STATUS

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Document Page 27 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

Χ

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order Description and Value of Property Case 09-08364 Doc 1 Filed 03/12/09 Entered 03/12/09 18:12:26 Desc Main Document Page 28 of 39

Document Page 28 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,
OrganizationDate
of
GiftDescription
and Value
of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name andDate of Payment,
AddressAmount of Money or
Description and
Value of Propertyof PayeeOther Than DebtorValue of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Payment/Value: 3,500.00. Debtors paid \$750 prior to filing and will pay balance through Ch. 13 Plan.

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name andDate of Payment,
AddressAmount of Money or
description andof PayeeOther Than DebtorValue of Property

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Document Page 29 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and
Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NON

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing Case 09-08364 Doc 1 Filed 03/12/09 Entered 03/12/09 18:12:26 Desc Main Document Page 30 of 39

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository Description of Contents

Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

·	Name	Dates of
Address	Used	Occupancy
4104 Liberty Blvd Westmont IL 60559-1320	Same	FROM 3/2004 To 1/2009
3832 N West Shafer Dr Monticello IN 47960-7171	Same	FROM 8/2008 To 9/2008
9S220 Frontage Rd Willow Brook IL 60527-2644	Same	FROM 2/2004 To 8/2007

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT	OF FINIA	NICIAI	VEEVIDE
SIAIEMENI	UF FINA	INCIAL	ALLAIKO

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Name Dates of Occupancy

Address Used Occupancy

Same FROM 9/1998 To 7/2007

9 S 220 Frontage Rd Willowbrook IL 60527

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.				
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law	
	istrative proceedings, including settlement icate the name and address of the govern			
ending dates of all business partnership, sole proprietor, immediately preceding the o	Docket Number ND NAME OF BUSINESS al, list the names, addresses, taxpayer ide es in which the debtor was an officer, direc or was self-employed in a trade, professio ommencement of this case, or in which the tely preceding the commencement of this	ctor, partner, or managing executive on, or other activity either full- or part e debtor owned 5 percent or more o	of a corporation, partner in a -time within six (6) years	
Governmental Unit 18 NATURE, LOCATION Al a. If the debtor is an individuending dates of all business partnership, sole proprietor, immediately preceding the owithin six (6) years immediately from the debtor is a partnership ending dates of all business.	Number ND NAME OF BUSINESS Ial, list the names, addresses, taxpayer ide es in which the debtor was an officer, direct or was self-employed in a trade, professio ommencement of this case, or in which the	entification numbers, nature of the bictor, partner, or managing executive in, or other activity either full- or part e debtor owned 5 percent or more o case.	of a corporation, partner in a -time within six (6) years f the voting or equity securitie inesses, and beginning and	
Governmental Unit 18 NATURE, LOCATION Al a. If the debtor is an individuending dates of all business partnership, sole proprietor, immediately preceding the owithin six (6) years immediately preceding dates of all business (6) years immediately preceding dates of all business (6) years immediately preceding dates of all business o	Number ND NAME OF BUSINESS al, list the names, addresses, taxpayer ide es in which the debtor was an officer, director was self-employed in a trade, profession ommencement of this case, or in which the tely preceding the commencement of this element. I list the names, addresses, taxpayer iden es in which the debtor was a partner or own.	Disposition entification numbers, nature of the bustor, partner, or managing executive on, or other activity either full- or part e debtor owned 5 percent or more ocase. tification numbers, nature of the bustoned 5 percent or more of the voting tification numbers, nature of the bustification numbers.	of a corporation, partner in a time within six (6) years f the voting or equity securitie inesses, and beginning and or equity securities, within six inesses, and beginning and	
Governmental Unit 18 NATURE, LOCATION Al a. If the debtor is an individuending dates of all business partnership, sole proprietor, immediately preceding the owithin six (6) years immediately the debtor is a partnership ending dates of all business (6) years immediately preceding the debtor is a corporation ending dates of all business of all busi	Number ND NAME OF BUSINESS Ital, list the names, addresses, taxpayer idea in which the debtor was an officer, director was self-employed in a trade, profession ommencement of this case, or in which the tely preceding the commencement of this is, list the names, addresses, taxpayer identes in which the debtor was a partner or own ding the commencement of this case. It is the names, addresses, taxpayer identes in which the debtor was a partner or own ding the commencement of this case.	Disposition entification numbers, nature of the bustor, partner, or managing executive on, or other activity either full- or part e debtor owned 5 percent or more ocase. tification numbers, nature of the bustoned 5 percent or more of the voting tification numbers, nature of the bustification numbers.	of a corporation, partner in a time within six (6) years f the voting or equity securitie inesses, and beginning and or equity securities, within six inesses, and beginning and	

Document Page 33 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

has been, within six years imme executive, or owner of more tha	diately preceding the commencements of the voting or equity se	a corporation or partnership and by any individual debtor who is not of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, or, or other activity, either full- or part-time.
` ,	ceding the commencement of this ca	rement only if the debtor is or has been in business, as defined a use. A debtor who has not been in business within those six year
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	
List all bookkeepers and accourt	, , , ,	diately preceding the filing of this bankruptcy case kept or super
Name	Dates Services	
and Address	Rendered	
	` , ,	y preceding the filing of this bankruptcy case have audited the bo
account and records, or prepare	ed a financial statement of the debtor	Dates Services
	` , ,	
account and records, or prepare . Name 19c. List all firms or individuals w	ed a financial statement of the debtor Address	Dates Services Rendered nt of this case were in possession of the books of account and re
account and records, or prepare . Name 19c. List all firms or individuals w	ed a financial statement of the debtor Address who at the time of the commencement	Dates Services Rendered nt of this case were in possession of the books of account and re
note the debtor. If any of the books of the debtor of the books of the debtor of the books of the debtor. If any of the books of the debtor of the books of the debtor. If any of the books of the debtor of the books of the debtor. If any of the books of the debtor of the books of the books of the debtor of the books	Address Who at the time of the commencements of account and records are not available. Address	Dates Services Rendered Int of this case were in possession of the books of account and relable, explain.
note the debtor. If any of the books of the debtor of the books of the debtor of the books of the debtor. If any of the books of the debtor of the books of the debtor. If any of the books of the debtor of the books of the debtor. If any of the books of the debtor of the books of the books of the debtor of the books	Address Who at the time of the commencements of account and records are not available. Address Address	Dates Services Rendered Int of this case were in possession of the books of account and relable, explain.

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In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

	STATEMENT OF FIN		
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the nan sis of each inventory.	ne of the person who supervised the tak	ing of each inventory,
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addr	ess of the person having possession of the re	ecords of each of the inventories reporte	d in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREH		
	RS, OFFICERS, DIRECTORS AND SHAREH rship, list nature and percentage of interest of Nature of Interest		
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp	rship, list nature and percentage of interest of Nature	f each member of the partnership. Percentage of Interest Oration; and each stockholder who direct	tly or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp	Nature of Interest of Interest of Interest of Interest of Interest of Interest	f each member of the partnership. Percentage of Interest Oration; and each stockholder who direct	tly or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature Oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting of the corpore of the voting of the voting or equity securities of the voting of the vo	Percentage of Interest Oration; and each stockholder who directorporation. Nature and Percentage of Stock Ownership	tly or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest Overation, list all officers & directors of the corp nore of the voting or equity securities of the corp . Title	Percentage of Interest Oration; and each stockholder who directorporation. Nature and Percentage of Stock Ownership DLDERS:	

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In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

22b. If the debtor is a corporation immediately preceding the comm		ationship with the corporation terminated within or	ne (1) year
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A PA	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including co ner perquisite during one year immediately preced	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
24. TAX CONSOLIDATION GRO	OUP:		
•		cation number of the parent corporation of any couthin six (6) years immediately preceding the comm	
	Taxpayer		
Name of			
Name of Parent Corporation	Identification Number (EIN)		
	Identification Number (EIN)		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/03/2009 /s/ Robert George Pelling

Robert George Pelling

X Date & Sign

Dated: 03/03/2009 /s/ Norma Pelling
Norma Pelling
X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling and Norma Pelling, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$3,500

\$750

\$2.750

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 03/12/2009 /s/ Andrew B Nelson

Attorney Name: Andrew B Nelson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Document Page 38 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert George Pelling, and Norma Pelling, Debtors

Attorney for Debtor: Andrew B Nelson

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/03/2009 /s/ Robert George Pelling

Robert George Pelling

X Date & Sign

Dated: 03/03/2009

PFG Record #

/s/ Norma Pelling

Norma Pelling

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Documer Robert George Pelling and Norma Pelling, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

- 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors
- Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Robert George Pelling Sign & Date Dated: 03/03/2009 Here Robert George Pelling /s/ Norma Pelling 03/03/2009 Sign & Date Dated: Norma Pelling Here /s/ Andrew B Nelson 03/12/2009 Dated: Attorney: Andrew B Nelson Bar No: 6276704

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